

## Deferral Limits

### *Annual Contribution Maximums*

The maximum amount you may defer per year is 100% of your includable compensation reduced by other tax-deferred retirement contributions and pre-tax salary reductions, but not more than the following annual contribution maximums:

### *Annual Contribution Maximum*

<i>Year</i>	<i>Under 50</i>	<i>50 and over</i>
2008	\$15,500	\$20,500

There is no minimum amount you may defer. Deferrals to RSA-1 do not affect retirement benefits because retirement benefits are calculated on your gross salary.

### *Participation in Other Plans*

If you are making deferrals to another Section 457 plan, the annual contribution maximum applies to all 457 plans. For example, if you are deferring \$9,000 in 2008 to RSA-1, you are limited to a total of \$6,500 (or \$11,500 age 50 and over) with any other 457 plan in that calendar year. If you are contributing to a 403(b) or a 401(k), the limits to those plans will not be affected by deferrals to the RSA-1 Deferred Compensation Plan.